

2005 SEP 16 AM 10 01
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September 13, 2005

John F. Carter, Director
25 Jessie Street at Ecker Square
San Francisco, CA 94105-2703

Dear Mr. Carter;

I am President of a small (32 million) Community Bank in Southeast Ohio and want to voice my disapproval of Wal-Mart getting into the banking field. We are approximately 22 miles from a Wal-Mart and I have witnessed the adverse effect on small grocery and hardware stores.

Now the banking industry is forced with the de-stabilizing this company brings where ever it locates. Should we in the banking business add groceries and hardware to our service? Congress passed the Gramm-Leach-Bliley Act showing their position against mixing banking and commerce.

Do you realize the concentration of economic power this company is gaining everyday?

I would appreciate you voting against Wal-Mart's application for insurance for its pending Utah based ILC.

Sincerely,

Nile P. Kamp

Nile Kamp
President